

UTAH COUNTIES INSURANCE POOL

BOARD OF TRUSTEES MEETING

Friday, June 3, 2011, 8:00 a.m.

Desert Rose Inn

701 West Main Street, Bluff, Utah

AGENDA

8:00 Breakfast Provided

8:30 Call to Order Kay Blackwell

ITEM

- | | | |
|----|--|----------------|
| 1 | Review/Excuse Board Members Absent | Kay Blackwell |
| 2 | Review/Approve May 12, 2011 Meeting Minutes | Steve Wall |
| 3 | Ratification and Approval of Payments and Credit Card Transactions | Steve Wall |
| 4 | Review/Approve Amended Investment Policy | Steve Wall |
| 5 | Personnel Committee Report | Brad Dee |
| 6 | Review/Approve Amended Employee Manual | Brad Dee |
| 7 | Review/Approve Member Equity Calculation | Johnnie Miller |
| 8 | Set Date and Time for Closed Meeting
to Discuss Character, Professional Competence, Physical/Mental Health of an Individual | Kay Blackwell |
| 9 | Action on Personnel Matters | Kay Blackwell |
| 10 | Set Date and Time for Closed Meeting
to Discuss Pending or Reasonably Imminent Litigation | Kay Blackwell |
| 11 | Action on Litigation Matters | Kent Sundberg |
| 12 | Loss Control Manager's Report | Mark Brady |
| 13 | Chief Executive Officer's Report | Johnnie Miller |
| 14 | Other Business | Kay Blackwell |



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Notices: Edit

Notice Title:

Entity: Utah Counties Insurance Pool

Public Body Name: Board of Trustees

Notice Subject: *

Notice Subject 2:

Notice Type: *

- ☒ Notice
- ☐ Meeting
- ☐ Hearing
- ☐ Bond

Street Address: *

Street Address continued:

City: *

Zip:

Start Date: *

End Date:

Deadline Date:

Description / Agenda: * By law, agendas must be posted into this field and not solely added as an attachment.

Call to Order
Review/Excuse Board Members Absent
Review/Approve May 12, 2011 Meeting Minutes
Ratification and Approval of Payments and Credit
Card Transactions
Review/Approve Amended Investment Policy
Personnel Committee Report
Review/Approve Amended Employee Manual
Review/Approve Member Equity Calculation
Set Date and Time for Closed Meeting
to Discuss Character, Professional Competence,
Physical/Mental Health of an Individual
Action on Personnel Matters
Set Date and Time for Closed Meeting
to Discuss Pending or Reasonably Imminent Litigation
Action on Litigation Matters
Loss Control Manager's Report
Chief Executive Officer's Report
Other Business

Use ADA on PMN: *ADA: In compliance with the American Disabilities Act, please note available accommodations or contact information for individuals needing special assistance during the meetings of this public body.

In compliance with the Americans with Disabilities Act, individuals needing special accommodations (including auxiliary communicative aids and services) during this meeting should notify Sonya White at the Utah Counties Insurance Pool, PO Box 95730, South Jordan, UT 84095, or call 800-339-4070, at least three days prior to the meeting.

Electronic Participation: *Electronic or Telephonic Participation: Pursuant to UCA 52-4-207, please note whether or not electronic or telephonic participation is available for the meetings of this public body.

Any Member of the Utah Counties Insurance Pool Board of Trustees may participate telephonically.

Other:

Emergency Notice:

- Yes ☐

Email copy of notice to:

Status:

ACTIVE

Agenda.pdf [Delete](#)

Attachments:



Utah Counties Insurance Pool
Supporting Your Goals Since 1992

BOARD OF TRUSTEES MEETING MINUTES

June 3, 2011, 8:30 a.m.
Desert Rose Inn, Bluff, UT

BOARD MEMBERS PRESENT

Kay Blackwell, *President*, Piute County Commissioner
Jim Eardley, *Vice President*, Washington County Commissioner
Steve Wall, *Secretary-Treasurer*, Sevier County Clerk-Auditor
Bruce Adams, San Juan County Commissioner
Gary Anderson, Utah County Commissioner
Craig Dearden, Weber County Commissioner
Brad Dee, Weber County Human Resources
Marilyn Gillette, Tooele County Clerk
Jerry Hurst, Tooele County Commissioner
Karla Johnson, Kane County Clerk-Auditor
Bret Millburn, Davis County Commissioner
Cameron Noel, Beaver County Sheriff
Kent Sundberg, Utah County Deputy Attorney

OTHERS PRESENT

Johnnie Miller, UCIP Chief Executive Officer
Mark Brady, UCIP Loss Control Manager
Sonya White, UCIP Manager of Administration

Call to Order

Kay Blackwell called this meeting of the Utah Counties Insurance Pool Board of Trustees to order at 8:30 a.m. on June 3, 2011 and welcomed those in attendance.

Review/Excuse Board Members Absent

All Members of the Board of Trustees were present at this meeting.

Approve May 12, 2011 Meeting Minutes

The minutes, of the Board of Trustees meeting held May 12, 2011, were previously sent to the Board Members for review (see attachment number one). Steve Wall made a motion to approve the May 12, 2011 meeting minutes as written. Jerry Hurst seconded the motion, which passed unanimously.

Ratification and Approval of Payments and Credit Card Transactions

Steve Wall reviewed the payments made, payments to be made (see attachment number two) and credit card transactions with the Board. Steve Wall made a motion to approve the payments made, payments to be made and credit card transactions. Marilyn Gillette seconded the motion, which passed unanimously.

Review/Approve Amended Investment Policy

Amendments to the Investment Policy were previously sent to the Board Members for review (see attachment number three). Steve Wall reported that the Audit Committee met on June 2, 2011 to review the recommended amendments to the Investment Policy. The Committee recommends that the Board of Trustees approve the amended Investment Policy Addendum with an additional amendment to: V. DELEGATION OF AUTHORITY, B. *It is the responsibility of the members Chair of the Audit Committee, or their designee, to report to the Board all decisions and actions taken by the Audit Committee.* Gary Anderson made a motion to approve the amended Investment Policy Addendum, with the additional amendment, as presented. Jim Eardley seconded the motion, which passed unanimously.

Personnel Committee Report

Brad Dee reported that during the May UCIP Personnel Workshop the Personnel Directors decided that they will meet again in November at the Utah Association of Counties Convention to discuss the parameters that are in place and may/will be put into place with the new Health Care Plan passed by Congress.

Review/Approve Amended Employee Manual

Amendments to the UCIP Employee Manual were previously sent to the Board Members for review (see attachment number four). Brad Dee reported that amendments to pages eight and 24 are recommended to meet the Utah Retirement Systems Tier II specifications. Brad made a motion to approve the amended UCIP Employee Manual as presented. Craig Dearden seconded the motion, which passed unanimously.

Review/Approve Member Equity Calculation

Johnnie Miller reviewed with the Board the actuarial calculated equity per member as of December 31, 2010 (see attachment number five). Change in equity from the prior year is \$495,128 for a total net equity of \$4,744,927. Jim Eardley made a motion to approve the Member Equity Calculation as of December 31, 2010. Gary Anderson seconded the motion, which passed unanimously. Staff will report to each member their total net equity in the Pool.

Set Date and Time for Closed Meeting

Karla Johnson made a motion to strike agenda item: *Set Date and Time for Closed Meeting to Discuss Character, Professional Competence, Physical/Mental Health of an Individual*. Gary Anderson seconded the motion, which passed unanimously.

Action on Personnel Matters

Karla Johnson made a motion to strike agenda item: *Action on Personnel Matters*. Gary Anderson seconded the motion, which passed unanimously.

Set Date and Time for Closed Meeting

Steve Wall made a motion to Set Date and Time for a Closed Meeting to Discuss Pending or Reasonably Imminent Litigation for 8:45 a.m. on June 3, 2011. Bret Millburn seconded the motion, which passed unanimously. Board Members present at the closed meeting were: Kay Blackwell, Steve Wall, Jim Eardley, Bruce Adams, Gary Anderson, Craig Dearden, Brad Dee, Marilyn Gillette, Jerry Hurst, Karla Johnson, Bret Millburn, Cameron Noel and Kent Sundberg. Johnnie Miller, Mark Brady and Sonya White were also present.

The regular meeting resumed at 9:05 a.m. on June 3, 2011.

Action on Litigation Matters

Kent Sundberg made a motion to ratify the settlement amount of \$300,000 in the matter of BOX0000432006. Gary Anderson seconded the motion, which passed; Brad Dee abstained.

Kent Sundberg made a motion authorizing settlement authority in the amount of \$150,000 in the matter of WEB00002282009. Marilyn Gillette seconded the motion, which passed; Cameron Noel voting nay.

Loss Control Manager's Report

Mark Brady provided the Board with the most recent loss frequency and loss severity for jails and total law enforcement compared to the Pool as a whole (see attachment number six). The losses are based on case reserves only (incurred but not reported (IBNR) estimates were not included). The Lexipol system for corrections is still moving forward in Utah that may aid in law enforcement loss reduction.

Chief Executive Officer's Report


Johnnie Miller reported that he met with Davis County to discuss indemnity agreements and certificates. Department heads are now submitting change requests to the Davis County attorney's office. Johnnie, Mark Brady, Korby Siggard and Sonya White attended the quarterly Utah PRIMA

chapter luncheon where the Risk Manager from the Church of Jesus Christ of Latter-day Saints spoke. Members of the Litigation Management Committee (LMC) are also actively involved in the Statewide Association of Prosecutors (SWAP). Issues being discussed at the LMC meetings are being used for training purposes at SWAP conferences.

Other Business

The Annual Membership Meeting in December will kick-off the 20-Year Anniversary of the Pool. Board Members will contact and invite member county commissioners and council members to attend. Kay Blackwell will contact Gary Herbert, Dan McConkie and Lynn Lemon to speak/attend. Kent Sundberg will contact Brett Rich and Shawn Guzman to speak/attend.

The next meeting of the Board of Trustees is scheduled for July 21, 2011 at 12:00 p.m. at the UCIP Offices in South Jordan.

Approved on this 21st day of July 2011

Karla Johnson, Board Member

Utah Counties Insurance Pool

Payments

May 13, 2011 - June 3, 2011

Type	Date	Num	Name	Memo	Amount
ML Expense					
Liability Check	5/27/2011		QuickBooks Payroll Service	Created by Payroll Services on 05/25/2011	-13,600.02
Liability Check	5/13/2011	ONLINE	United States Treasury	EFT ACKNOWLEDGEMENT NUMBER: 2701533906612...	-4,972.62
Liability Check	5/31/2011	ONLINE	Utah Retirement Systems	Unit No: 864 (MAY 2011)	-6,736.76
Liability Check	5/31/2011	ONLINE	Nationwide Retirement Solutions	Entity: 644013	-2,115.34
Liability Check	5/31/2011	ONLINE	Utah State Tax Commission	Submission ID: WEB11052500031	-1,709.58
Liability Check	5/31/2011	ONLINE	United States Treasury	EFT ACKNOWLEDGEMENT NUMBER: 2701551727021...	-5,132.82
Check	5/25/2011	VISA	Wells Fargo	Account Number: 4856 2002 0633 9635	-231.00
Check	5/25/2011	VISA	Wells Fargo	Account Number: 4856 2002 0633 9635	-2,279.06
Check	5/25/2011	VISA	Wells Fargo	Account Number: 4856 2002 0646 9796	-2,193.19
Check	5/17/2011	5967	Bruce Adams	Expense Reimbursement	-543.82
Check	5/17/2011	5968	Kay Blackwell	Mileage Reimbursement	-306.00
Check	5/17/2011	5969	Craig Dearden	Mileage Reimbursement	-346.80
Check	5/17/2011	5970	Brad Dee	Mileage Reimbursement	-346.80
Check	5/17/2011	5971	Marilyn Gillette	Mileage Reimbursement	-298.86
Check	5/17/2011	5972	Cameron Noel	Mileage Reimbursement	-112.20
Check	5/17/2011	5973	Steven Wall	Mileage Reimbursement	-293.76
Check	5/17/2011	5974	Johnnie R. Miller	Mileage Reimbursement	-260.10
Check	5/17/2011	5975	Jerry Hurst	Mileage Reimbursement	-306.51
Check	5/17/2011	5976	Dave Jackson	Mileage Reimbursement	-267.24
Bill Pmt -Check	5/17/2011	5977	Christensen & Jensen	Invoice Number: 66561	-1,061.43
Bill Pmt -Check	5/17/2011	5978	Larson & Rosenberger	Invoice Number: 62489	-3,811.25
Bill Pmt -Check	5/17/2011	5979	Purchase Power	Account Number: 8000-9090-018-5759	-27.51
Bill Pmt -Check	5/17/2011	5980	Whitney Advertising & Design, Inc.	Invoice Number: 15006	-947.27
Check	5/31/2011	5981	PEHP-LTD	Coverage Period: May 2011	-225.79
Check	5/31/2011	5982	Korby M. Siggard	Mileage/Expense Reimbursement	-275.69
Liability Check	5/31/2011	5983	Public Employees Health Program	Policy Number 1076 (MAY)	-7,237.32
Bill Pmt -Check	5/31/2011	5984	Mylar Law, PC	Speaker Expenses Personnel Workshop	-464.97
Bill Pmt -Check	5/31/2011	5985	Office Depot	Invoice Number: 564890428001	-51.58
Bill Pmt -Check	5/31/2011	5986	Paetec	Invoice Number: 2665195	-682.59
Bill Pmt -Check	5/31/2011	5987	Premiere Global Services	Invoice Number: 07498672	-496.19
Bill Pmt -Check	5/31/2011	5988	Office Depot	Invoice Number: 564890569001	-6.60
Bill Pmt -Check	6/1/2011	5989	Black Hawk Transportation, Inc.	Invoice Number: 6-2-11 SH	-700.00
Bill Pmt -Check	6/1/2011	5990	Revco Leasing Company, LLC	Invoice Number: 267535	-874.18
Bill Pmt -Check	6/1/2011	5991	Twin Rocks Cafe	Meals for Strategic Planning Sessions	-1,198.50
Bill Pmt -Check	6/1/2011	5992	Western AgCredit	Invoice Number: 6-2011	-10,788.00
Total ML Expense					-70,901.35
TOTAL					-70,901.35



Utah Counties Insurance Pool
Serving Counties Since 1992

INVESTMENT POLICY ADDENDUM

UTAH COUNTIES INSURANCE POOL INVESTMENT POLICY ADDENDUM

I. POLICY

It is the policy of the Utah Counties Insurance Pool ("UCIP") to invest its funds in a manner which will provide the highest investment return with the maximum security while meeting the daily cash flow demands of UCIP and conforming to all state and local statutes governing the investment of public funds.

II. SCOPE

This investment policy is an addendum to the Bylaws of the Utah Counties Insurance Pool, created and maintained by the Audit Committee of UCIP, and applies to all financial assets of UCIP.

These funds are accounted for in the Annual Financial Report of UCIP.

III. PRUDENCE

Investments shall be made with judgment and care, under the circumstances then prevailing, which persons of prudence, discretion and intelligence exercise in the management of their own affairs, not for speculation, but for investment, considering the probable safety of their capital as well as the probable income to be derived.

- A. The standard of prudence to be used by investment officials shall be the "prudent person" standard and shall be applied in the context of managing an overall portfolio. Investment officers acting in accordance with written procedures and the investment policy and exercising due diligence shall be relieved of personal responsibility for an individual security's credit risk or market price changes, provided deviations from expectations are reported in a timely fashion and appropriate action is taken to control adverse developments.
- B. Prohibited practices shall include, but not be exclusive to churning, unnecessary transactions and rebating.

IV. OBJECTIVE

- A. **Safety:** Safety of principal is the foremost objective of the investment program. Investments shall be undertaken in a manner that seeks to ensure the preservation of capital in the overall portfolio. To attain this objective, diversification will be utilized so potential losses on individual securities do not exceed the income generated from the remainder of the portfolio.

- B. **Liquidity:** The investment portfolio will remain sufficiently liquid to enable UCIP to meet all operating requirements which might reasonably be anticipated and documented in the annual Board approved Operating Budget.
- C. **Return on Investments:** The investment portfolio shall be designed with the objective of attaining a rate of return throughout budgetary and economic cycles, commensurate with the investment risk constraints and the cash flow characteristics of the portfolio.

V. DELEGATION OF AUTHORITY

- A. Authority to manage the investment program is derived from the Bylaws of UCIP. The Audit Committee is charged with making recommendations to the Board on the financial affairs of UCIP and may designate appropriate staff to develop written procedures for the operation of the investment program consistent with this investment policy. Procedures will include reference to:

1. Safekeeping;
2. PSA Repurchase Agreements;
3. Wire Transfer Agreements;
4. Banking Service Contracts, including the establishment of a Custodial Bank Agreement;
5. Collateral/Depository Agreements; and
6. Investment Advisor Selection and Evaluation.

- B. It is the responsibility of the ^{CHAIRMAN}~~members~~ of the Audit Committee ^{OR THEIR DESIGNEE} to report to the Board all decisions and action taken by the Audit Committee.

- C. No person may engage in an investment transaction except as provided under the terms of this policy and the procedures established by the Audit Committee. The Manager of Administration, under the supervision of the Chief Executive Officer, shall be responsible for daily financial transactions.

More specifically, no funds shall be transferred out of or between the separate accounts at any time, for any reason, without the signature, to approve the transfers, of ~~either~~ the UCIP Manager of Administration or and the UCIP Chief Executive Officer, ~~and/or~~ one of the following, the UCIP President, the UCIP Vice President or the UCIP Secretary-Treasurer of the Board of Trustees. The authorization of the Board of Trustees officer may be via electronic mail or fax transmittal.

All transfers will be submitted for ratification to the Board of Trustees at the next Board meeting.

- D. The Audit Committee may choose to select an Investment Advisor to manage the investment assets. Those assets would include funds not required by cash flow projections to meet the immediate needs of UCIP. In the event that the Audit Committee decides to select an Investment Advisor, such selection will-may be made through a formal Request for Qualifications/Request for Proposal process, or, by recommendation of the Audit Committee and Chief Executive Officer and approval of the Board of Trustees, the Chief Executive Officer may negotiate directly with an Investment Advisor and make recommendation to the Audit Committee and Board of Trustees to enter into an agreement with an Investment Advisor. Investment Advisors must be certified by the Utah Money Management Council.

The Investment Advisor would be charged with the following responsibilities:

1. Adopting an investment philosophy which is compatible with the policies of UCIP as set forth in Section I above;
2. Selecting appropriate investment instruments to implement the designated philosophy;
3. Selecting Broker/dealers for the purpose of executing investment trades, who meet the requirements set forth in Section VII below;
4. Executing trades at market prices most advantageous to UCIP;
5. Reporting on a regular basis to the Audit Committee on the performance of assets under management as set forth in Section XIV below;
6. Reporting to the Audit Committee in a timely manner, any material changes in the financial or staffing conditions of the management firm.

VI. ETHICS AND CONFLICTS OF INTEREST

Officers and employees involved in the investment process shall refrain from personal business activity that could conflict with proper execution of the investment program, or which could impair their ability to make impartial investment decisions. Employees and investment officials shall disclose to the Audit Committee, any material financial interests in financial institutions that conduct business within this jurisdiction, and they shall further disclose any large personal financial/investment positions that could be related to the performance of the funds, particularly with regard to the time of purchases and sales.

VII. AUTHORIZED FINANCIAL DEALERS AND INSTITUTIONS:

The Investment Advisor shall maintain a list of financial institutions desiring and authorized to provide investment services. In addition, a list will also be maintained of approved security broker/dealers selected by credit worthiness who are authorized to provide investment services in the State of Utah. Broker/dealers must be certified by the Utah Money Management Council. Funds shall be deposited only in a qualified public depository as certified by the Utah Money Management Council.

VIII. AUTHORIZED AND SUITABLE INVESTMENTS:

UCIP has resolved that its investments shall be limited to those securities authorized by Section 51-7-11, Utah Code Annotated, 1953 as amended, as that Section pertains to the investment of public funds.

IX. COLLATERALIZATION

Collateralization will be required on two types of investments: certificates of deposit and repurchase agreements and will also be required on checking accounts if there is a balance of over \$100,000 therein. In order to anticipate market changes and provide a level of security for all funds, the collateralization level will be one hundred two (102) percent of market value of principal and accrued interest. State law rules for collateralization will be adhered to. Collateral will always be held by an independent third party with whom the entity has a current custodial agreement. A clearly marked evidence of ownership (safekeeping receipt) must be supplied to the entity and retained.

X. SAFEKEEPING AND CUSTODY

All security transactions, including collateral for repurchase agreements, entered into by UCIP shall be conducted on a delivery-versus-payment (DVP) basis. Securities shall be held by a third - party custodian designated by the Audit Committee and evidenced by safekeeping receipts.

XI. DIVERSIFICATION

UCIP will diversify its investments by security type and institution to the degree that such diversification is permitted. Investments in commercial paper, corporate bonds and asset-backed obligations shall not exceed 20 percent of the total assets of UCIP's investments.

XII. MAXIMUM MATURITIES

To the extent possible, UCIP will attempt to match its investments with anticipated cash flow requirements as determined by the Audit Committee. For funds not specifically matched to cash flow, UCIP will invest in securities not exceeding the terms to maturity as set out in Section 51-7-11 Utah Code Annotated, 1953 as amended. For funds not specifically matched to cash flow, UCIP will invest in securities not exceeding the terms to maturity as set out in Section 51-7-11, Utah Code Annotated, 1953 as amended.

XIII. PERFORMANCE STANDARDS

The investment portfolio shall be designed with the objective of obtaining a rate of return throughout budgetary and economic cycles, commensurate with the investment risk constraints and the cash flow needs of UCIP.

Market Yield (Benchmark): UCIP's investment strategy is restricted by Section 51-7-11, Utah Code Annotated, 1953 as amended. Given this limitation to investment strategy, the basis used by the Audit Committee to determine whether market yields are being achieved shall be the Utah Public Treasurers Investment Fund or other appropriate index as designated annually by the Audit Committee.

XIV. REPORTING

The UCIP Manager of Administration is charged with the responsibility of providing a market report on investment activity and returns on a regular basis to the Audit Committee Board of Trustees and to the Audit Committee Board of Trustees on at least an annual basis. This responsibility may be delegated to an Investment Advisor if one is utilized by UCIP. Reports to the Audit Committee will include, but not be limited to:

1. Performance;
2. Volatility (as measured by effective duration);
3. Interest earnings;
4. Number of trades;
5. Average maturity;
6. Market sector breakdown.

XV. INVESTMENT POLICY ADOPTION

This investment policy shall be adopted by resolution of the Board of Trustees. The policy shall be reviewed by the Audit Committee annually and any modifications made thereto must be submitted for adoption by the Board of Trustees.



Utah Counties Insurance Pool

UCIP EMPLOYEE MANUAL

Current Revision Adopted March 17, 2011

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Receipt of Employee Manual

This Manual is provided to UCIP employees as a reference guide regarding UCIP's employment related policies and procedures. **These policies and procedures as well as the benefits provided by UCIP to its employees may be amended from time to time by action of the UCIP Board of Trustees. The Board of Trustees reserves the right to amend, alter, or revoke any policy, practice, benefit, or employment condition, at any time, or for any reason, with or without notice.**

No contract exists between UCIP and its employees or any third parties with respect to salary ranges, movement within salary ranges, employee benefits, work location, or any other aspects of employment. These aspects of employment with UCIP may change as a result of salary surveys, job analysis, availability of funds, job performance, changes in workload, or changes in UCIP policies and procedures. Employment with UCIP is "at will" and may be terminated at any time.

The undersigned has received this manual and has had an opportunity to review its contents, and ask questions related thereto:

Employee Signature

Date

SECTION I - GENERAL PROVISIONS

Utah Counties Insurance Pool, "UCIP" is a political subdivision of the State of Utah, governed by the UCIP Board of Trustees, operating under the laws of the State of Utah.

A. Applicability of Policies and Procedures

These policies and procedures apply to all UCIP employees.

B. Authority for Policies

The UCIP Board of Trustees establishes the policies and procedures that are outlined in this manual. The Board may alter, amend, or supplement these policies and procedures at any time.

C. Savings Clause

If any provision of these policies and procedures, or the application thereof, is found to be in conflict with any State or Federal law or regulation, these policies and procedures shall be considered amended to the extent necessary to comply with such law or regulation.

D. Personal Information

UCIP has signed the Electronic Trading Partner Agreement with the Utah Retirement Systems. As a condition of this Agreement, UCIP has adopted the following policy statement: UCIP will prevent the improper use or disclosure of personal information regarding its employees' status, contributions and/or benefits, or any other personal information arising from enrollment or participation in the Utah Retirement Systems.

E. Non-Discrimination

UCIP is an equal opportunity employer. UCIP complies with Federal and State non-discrimination laws with respect to employment on the basis of race, color, national origin, sex, age, disability, or religion. UCIP complies with Title VII, the Americans with Disabilities Act, the Age Discrimination in Employment Act, the Equal Pay Act and other applicable laws relating to non-discrimination in employment. Employment at UCIP is based upon the applicant or employee's qualifications, suitability for the job, job references, and ability to perform the functions of the job.

F. Nepotism

UCIP complies with Sections 52-3-1 to 52-3-4, of the Utah Code Ann. 1953, as amended regarding the employment of relatives.

If because of marriage, promotion, reorganization or other reason, it appears that a conflict with Utah law or this policy appears to exist, the Chief Executive Officer, and the Board of Trustees shall review the matter.

If it is determined that a conflict exists, resignation of one of the family members may be required.

G. Employment Classifications

UCIP employment classifications are generally designated as either full-time or part-time positions. Each job description shall state whether the position is a full, part-time, seasonal or temporary position and if it is an exempt or non-exempt position for purposes of the Fair Labor Standards Act (FLSA). Employees holding full-time positions receive the benefits and protections described in this manual.

An employee's classification determines the level of benefits for which the employee is eligible.

1. Full Time Positions. Employees, who generally work thirty-two (32) or more hours per week in a permanent position, are full-time employees.
2. Part Time Positions: Employees who work less than thirty-two (32) hours per week on a continuous or recurring basis are part time employees.

H. FLSA

UCIP abides by the provisions of the Fair Labor Standards Act.

I. Payroll Procedures

Paydays are twice a month, on the fifteenth and the last day of the month. If a payday falls on a Saturday, Sunday, or legal holiday, UCIP will pay wages earned during the pay period on the day preceding the Saturday, Sunday, or legal holiday.

J. Reimbursement of UCIP Business Expenses

UCIP will pay or reimburse employees for expenses associated with authorized UCIP business. The amounts paid or reimbursed are determined from time to time by the UCIP Board of Trustees. Payment or reimbursement for expenses under this policy must be submitted to the Manager of Administration on a form approved by UCIP and must include all receipts for items to be reimbursed.

1. Mileage. UCIP will reimburse for mileage at the approved federal rate when an employee uses a personal vehicle for authorized UCIP business which does not include commuting to and from the UCIP office. Car pooling to and from conferences and meetings using vehicles under the monthly auto allowance plan should be used whenever practical. Employees traveling to and from conferences and meetings using their personal vehicle when car pooling is available will be reimbursed only when there is a valid business purpose for using their personal vehicle as determined by the Chief Executive Officer.

2. Monthly Auto Allowance. The UCIP Board of Trustees has approved a monthly auto allowance to be paid to specific employees that regularly use their personal auto for travel on authorized UCIP business. Employees who receive a monthly auto allowance will only receive reimbursement for mileage when the round trip miles driven for a single business purpose exceed the number of miles identified as the Mileage Reimbursement Threshold in the Schedule of UCIP Discretionary Benefits. Reimbursement of mileage exceeding the Mileage Reimbursement Threshold will be paid at the approved federal rate.
3. Per Diem. UCIP will pay a per diem to employees away from home on authorized UCIP business pursuant to the rates published by the Office of Government Policy, General Services Administration. Travel requirements for per diem are a trip of at least 100 miles and/or five hours duration. Per Diem is not payable to employees on business in the employee's home county or Salt Lake County. Per Diem is provided to cover meals and incidental expenses incurred when travelling.
4. Other Travel Expenses. UCIP will pay or reimburse employees for other expenses, such as lodging or airfare, on approved business trips.
5. Cell Phones. The UCIP Board of Trustees has approved a monthly cell phone allowance to be paid to specific employees that regularly use their personal cell phone for UCIP business. Reimbursement amounts will be set by the Board of Trustees dependent on the amount of business use, the need to use cellular service for email and internet access, and the market rate for such services.
6. UCIP Business Credit Cards. The UCIP Board of Trustees has approved the use of UCIP Business Credit Cards by certain employees who regularly incur business expenses as part of their duties. UCIP Business Credit Cards are for use of authorized business travel expenses and other authorized business expenses. Employees using UCIP Business Credit Cards must submit documentation of the charges in the form of written receipts to the Manager of Administration. Each receipt should include documentation of the business purpose of the expense. All UCIP Business Credit Card transactions will be reviewed and approved by the UCIP Board of Trustees. An employee will reimburse UCIP for any expenses not approved by the UCIP Board of Trustees as legitimate business expenses. Such expenses that are not reimbursed to UCIP within 30 days of notice to the employee of the Board's action may be deducted from the employees pay at the discretion of the Chief Executive Officer.

K. Outside Employment

No Pool employees may engage in any outside employment or activity that, in the opinion of the Chief Executive Officer, might impair the performance of their duties or is detrimental to UCIP member service.

L. Work Hours

All full-time employees are expected to work their assigned schedule.

1. Hours are from 8:00 a.m. until 4:30 p.m. After Memorial Day and prior to Labor Day of each year, the Chief Executive officer may implement at their discretion a "summer flex hours" program. Flex hour programs shall not exceed a program of employees working 10 hours a day for 4 days a week, and in no case shall a flex hour program create the need for payment of overtime to any employee. The Chief Executive Officer may make changes to the flex hour program at any time at their sole discretion.
2. Each employee is allowed a thirty minute lunch period. The employee's actual amount of lunch time will be determined by the Chief Executive Officer. Employees are expected to coordinate with other employees and their supervisors to assure the office is appropriately staffed for receiving guests and phone calls throughout the work day. Employees are normally expected to be present during all other work hours unless special arrangements are made with the Chief Executive Officer from time to time for cause.
3. Generally, employees are not allowed to skip their lunch break to leave work early.

M. Absence Without Leave

No employee may be absent from duty without permission. All employees should notify their supervisor, the Manager of Administration, or the Chief Executive Officer prior to an absence. In emergency situations where prior notification is not possible, the employee should provide notification as soon as possible.

If a pattern (two or more) of unexplained or unexcused absences develops, employees may be subject to a disciplinary action, including termination.

N. Terminating Employment

An employee's employment with UCIP may terminate in different ways:

1. Resignation. Employees may resign at any time. However, as a courtesy, UCIP requests that employees give a minimum two weeks written notice so that UCIP has time to prepare final paperwork and arrange to assure minimal disruption to member service. Any earned and or accrued vacation and sick leave will be paid at the time of resignation in accordance with policies adopted by the Board of Trustees at the time of termination.
2. De-facto Resignation. Employees who are absent from work for three (3) consecutive days and are capable of providing notice to their supervisor, but fail to do so, are considered to have voluntarily resigned.
3. Involuntary Termination. As an "at will" employer, UCIP may terminate an employee's employment at any time.

O. Termination Pay

Employees who leave UCIP service for any reason will be paid the wages due them at the next regularly scheduled payday. UCIP will pay terminating employees for earned and accrued vacation time. UCIP may also pay earned sick leave based on policy in effect at the time of termination. Payment of earned and accrued vacation and sick leave due the employee based on policies at the time of termination will also be paid at the next regularly scheduled payday.

SECTION II - COMPENSATION

All compensation provided to UCIP employees is determined or approved by the UCIP Board of Trustees. The UCIP Board may alter, amend, or supplement these policies and procedures at any time to the extent allowed by law.

A. Wages

It is the intent of UCIP to provide its employees with wages competitive with other similar employers in the Salt Lake County area. Employee wages are determined by the UCIP Board of Trustees and may be set based on analysis of wages for similar employers in the Salt Lake County area and in consideration of other benefits provided to employees to recognize the value of each employee's total compensation package.

B. Monthly Auto/Cell Phone Allowance

The UCIP Board of Trustees has approved monthly auto and cell phone allowances at rates identified in the Schedule of UCIP Discretionary Benefits to be paid to specific employees that regularly use their personal vehicle for travel or personal cell phone for authorized UCIP business. The Monthly Auto/Cell Phone Allowance is considered income for purposes of taxable income, and will be reported by UCIP as taxable income paid to the employee.

C. Cost of Living Adjustment

Adjustments to wages related to cost of living are recommended by the Chief Executive Officer, and approved at the sole discretion of the UCIP Board of Trustees.

1. Employee salaries may be adjusted annually to protect them from inflation of the local economy. COLA will be paid only if funds are available in the budget, and at the sole discretion of the Board of Trustees.
2. The UCIP Board of Trustees may consider in part the percentage increase (if any) of the U.S. Department of Labor, Consumer Price Index for the Salt Lake County Area as reported in January of each year, when considering any COLA type salary adjustment.

D. Merit Salary Increases

Merit adjustments to wages are recommended by the Chief Executive Officer and approved at the sole discretion of the UCIP Board of Trustees.

1. Merit salary increases for employees shall be considered annually on the basis of individual performance and performance of UCIP as an organization.
2. Merit salary increases shall only be granted upon recommendation of the Chief Executive Officer and approval of the Board of Trustees.

3. The effective date of any merit increase shall be the first pay period of the calendar year, unless otherwise determined by the Board of Trustees.

E. Bonuses

Individual bonuses may be recommended by the Chief Executive Officer. All bonuses must be approved by, and at the sole discretion of, the UCIP Board of Trustees.

F. Discretionary Award

Full-time employees may receive an annual award at the discretion of the Chief Executive Officer to be included with the first payroll of December. Limitations related to such award shall be determined by the UCIP Board of Trustees.

SECTION III - DISCRETIONARY BENEFITS

UCIP provides a variety of benefits to eligible employees. Among the benefits currently provided are a retirement program, a long-term disability insurance program, medical and life insurance plans, and a deferred income investment program.

UCIP may add, alter or eliminate benefits at its discretion.

A. Retirement

In order to help its employees plan and prepare for retirement, UCIP participates in the Utah Retirement Systems (URS), as set forth in Utah Code Title 49, Chapter 13, Pension and/or 401(k) Plan(s), and the Nationwide Retirement Solutions (NRS) 457 Plan. ~~Public Employee Noncontributory Local Government Defined Benefit Retirement Program of the Utah Retirement System (URS Pension Plan), a 401(k) retirement savings plan administered through the Utah Retirement System (URS 401(k) Plan), and a 457 deferred compensation plan administered through Nationwide Retirement Solutions (Nationwide 457 Plan).~~ UCIP contributions to the URS Pension Plan are made in addition to, and not deducted from, eligible employee's regular pay. At the discretion of the UCIP Board of Trustees, UCIP may provide matching contributions to the URS 401(k) Plan and/or the Nationwide 457 Plan. Employees may have additional amounts deducted from their regular pay to contribute to these plans, based on the policies of each plan.

B. Group and Medical Insurance

UCIP currently provides the following life and health benefits to full-time employees and their dependents:

1. Major medical and surgical
2. Dental Care
3. Vision Care
4. Group Term Life
5. Accidental Death and Dismemberment
6. Workers' Compensation (employees only)
7. Long term disability (employees only)

UCIP pays a percentage of the cost for insurance coverage of the employee and eligible dependents determined by the Board of Trustees and shown in the Schedule of UCIP Discretionary Benefits. The cost of optional coverage and amounts above the basic package are the responsibility of the employee.

C. Health Reimbursement Program

The UCIP Board of Trustees has adopted a health reimbursement arrangement the terms of which are included in Attachment A. Employees who terminate employment with UCIP for any reason are not compensated for any unused funds without providing receipts for qualifying expenses incurred prior to termination.

D. Holidays

UCIP provides the following paid holidays to allow employees to enjoy a break in the work routine and to commemorate special Federal and State historical events and activities.

The first day of January – New Years Day

The third Monday of January – Martin Luther King Day

The third Monday of February – Presidents' Day

The last Monday of May – Memorial Day

The 4th of July – Independence Day

The 24th of July – Pioneer Day

The first Monday of September – Labor Day

The second Monday of October – Columbus Day

The 11th of November – Veteran's Day

The fourth Thursday and Friday of November – Thanksgiving Day

The 25th of December – Christmas Day

When a paid holiday falls on a Saturday, the day off will be observed on the Friday preceding the Holiday. When a paid holiday falls on Sunday, the day off will be on the Monday following.

Should a holiday occur while an employee is on vacation, the employee will not be charged with vacation on the day of the holiday.

To be eligible for holiday pay an employee must work the regular scheduled day prior to the holiday, or the first regular scheduled day after the holiday, or be on an authorized paid leave using vacation pay, sick leave pay, or accrued compensatory time etc.

E. Vacation

UCIP provides paid vacation to employees according to the Vacation section of the Schedule of UCIP Discretionary Benefits. Vacation time is provided to allow employees a break from their work duties to rest and reinvigorate them. UCIP may require employees in fraud sensitive positions to take a minimum number of days of vacation per year. It is UCIP's intent to incent employees to use vacation time in the year it is earned. A policy to carry over vacation time is provided to allow employees to plan for extended vacations, and is not meant as a means for employees to "bank" significant vacation time.

It is also UCIP's intent to incent employees to use vacation time in blocks of several days, rather than a day or two at a time.

Here are some general vacation policies:

1. Vacation time may be used in increments of no less than one half (½) hour.
2. Employees may generally use their vacation anytime; however, to assure quality of member service, all vacation time must be approved in advance by the employee's supervisor. To allow adequate time for the supervisor to consider requests for vacation, employees are encouraged to request vacation time as far in advance as possible but generally not less than one week in advance of the beginning of the vacation period. If an employee feels their supervisor's denial of vacation time is unreasonable, they may ask for a review of the request for vacation by the Chief Executive Officer.
3. Legal holidays occurring while an employee is on vacation are not deducted from an employee's accrued vacation time.
4. Vacation hours may be carried forward to succeeding years to the extent allowed by the policy of the UCIP Board of Trustees, as outlined in the Schedule of UCIP Discretionary Benefits.
5. Vacation time will not accrue while an employee is on an unpaid leave of absence, or when temporary totally disability due to a work related injury exceeds 45 days.

F. Sick Leave

UCIP provides compensated sick leave to full-time employees who cannot perform their normal duties as a result of non-work related illness, injury or physicians visits related to non-work related illness or injury. Employees are encouraged to build up sick leave so that days are available for serious illness. Employees who regularly use up sick leave will be counseled regarding the difficulties such a practice may create. Sick leave is a privilege and employees should use it responsibly. Intentional misuse of sick leave may be grounds for discipline, up to and including termination.

Eligible employees may earn sick leave at the rate identified in the Schedule of UCIP Discretionary Benefits. Employees may take sick leave for personal illness or to care for sick family members (spouse, child, or parent).

Here are some general sick leave policies:

1. Employees taking sick leave should provide notice at least one hour prior to beginning of shift in order to minimize disruption to the workplace.
2. Use of vacation time for absence from work due to an employee's own illness or injury will only be allowed when the employee has exhausted all earned and accrued sick leave. After exhausting all accrued sick and vacation time, the employee may be considered to be on an unpaid leave of absence at the discretion of the Chief Executive Officer.

3. Sick leave may be taken in increments no less than one half (½) hour.
4. Legal holidays occurring while a full-time employee is ill will not be deducted from an employee's earned or accrued sick leave.
5. Employees do not earn sick leave while on an unpaid absence, when a period of an employee's own illness or injury exceeds 45 days, or when temporary total disability due to a work related injury exceeds 45 days.
6. After three (3) consecutive days of sick leave, at UCIP's discretion, an employee may be required to provide a doctor's certificate of disability with respect to any sick leave taken. If such certificate is not provided, the employee's absence may be considered an unpaid absence.

G. Bereavement Leave

UCIP grants bereavement leave to employees who suffer the death of a member of the immediate family, or a close relative. It is the intent of UCIP to be considerate of an employee's special needs and to be supportive in the death of a loved one.

Accordingly, UCIP may provide the employee with paid time off from work to attend the funeral and to fulfill other responsibilities before the funeral without charge to the employee's earned or accrued sick or vacation time.

If an employee suffers the death of a close relative, and requests time off from work during the period of bereavement, the Chief Executive Officer may approve the request based on the following:

1. The necessity and appropriateness of the time off. The employee should be attending the funeral and/or have certain responsibilities to fulfill before the funeral.
2. The amount of time off:
 - a. If the deceased was a member of the employee's immediate family (spouse, child or child of a spouse, parent or parent of a spouse, sibling or sibling of a spouse, brother or sister-in-law, grandparents, and grandchild or grandchild of a spouse), the employee may have paid time off up to five (5) days at any time between the death and the day of the funeral.
 - b. For other close relatives (aunt, uncle, niece, or nephew of either the employee or spouse) the employee may have paid time off for the day of the funeral.
3. The pay for bereavement leave will be based on the employee's current rate of pay and the number of hours in the normal workday. Employees may request additional days off and use accrued vacation or leave without pay, as approved by the Chief Executive Officer.
4. In the event of the death of a member of the immediate family while an employee is on vacation, the vacation will be extended by the amount of time normally authorized as outlined above.

H. Family and Medical Leave

UCIP complies with all applicable requirements of the Family and Medical Leave Act of 1993 (FMLA).

1. An employee's use of FMLA will not result in the loss of any employment benefit that accrued prior to the start of the employee's leave. However, the employee must first use any accrued vacation, compensatory time, and sick leave during the FMLA leave period. In calculating the twelve (12) week FMLA limit, all paid leave will be included.
2. UCIP has adopted the calendar year as the basis for determining FMLA eligibility. However UCIP retains the right to change the eligibility period when it is determined to be in the best interest of UCIP to do so in terms of administration.
3. Upon returning from FMLA leave, most employees will be reinstated to the same, or equivalent, position with equivalent pay, benefits, and other employment terms as previously provided. There will be no loss of benefits that accrue prior to the start of the employee's leave.

I. Jury Duty

Every employee will be granted an unpaid leave of absence when subpoenaed or ordered to appear as a juror or witness by the Federal Government, State of Utah, or political subdivision thereof. If the employee turns over the juror or witness fee to UCIP along with a copy of the subpoena, UCIP will pay the employee's regular compensation during the period of jury service. Travel time to or from juror or witness duty is also considered an approved absence, but UCIP will not pay any overtime regardless of the amount of jury service time and jury travel time. UCIP will not pay for jury duty related mileage regardless of whether the subpoena requires travel during work hours.

J. Education Assistance

UCIP employees are encouraged to seek further education to perform their jobs more effectively and to enhance their professional development. UCIP may subsidize the education expenses of employees under specified circumstances. This policy is subject to availability of funds, and applies only to full-time employees.

1. Program Eligibility. The education program must provide a benefit to UCIP by directly relating to the work the employee currently performs or will be required to perform. Eligibility of the education program will be determined by, and must be approved by, the Chief Executive Officer.
2. Reimbursement. Education assistance shall not exceed \$500 in any one year. Tuition costs shall not be carried into the next budget year for reimbursement.

3. Procedures.

- a. Employees are encouraged to attend classes and study during non-working hours. In the alternative, the Chief Executive Officer may flex an employee's work schedule to allow the employee to attend classes and study for exams.
- b. To receive education assistance, an employee must receive approval from the Chief Executive Officer prior to commencement of the class. Employees are encouraged to discuss education assistance well in advance of the commencement of classes, to allow the expense to be appropriately budgeted.
- c. To be reimbursed, the employee must complete the approved class with a final grade of "C" or better. If the course is only offered on a pass/fail basis, the employee must receive a passing grade.
- d. The employee must submit proof of a satisfactory grade and proof of tuition payment to the Chief Executive Officer prior to reimbursement.

4. Required Classes. If UCIP requires an employee to attend an education program or class, UCIP shall pay the full cost of the program or class.

SECTION IV - STANDARDS OF CONDUCT

UCIP expects its employees to conduct themselves diligently and honorably in their assignments on behalf of the public. Employees should:

1. Work diligently on their assigned duties during their assigned work schedules.
2. Make prudent use of Pool funds, equipment, buildings, supplies, and time.
3. Work courteously with coworkers and the public.
4. Observe work place rules of conduct and safety.
5. Meet the standards of their individual job descriptions.
6. Report and correct circumstances that prevent employees from performing their jobs effectively or completing their assigned tasks.

A. Employee Discipline

Employees who violate Pool policy are subject to discipline. Depending upon the circumstances, UCIP may transfer, suspend, reduce pay, demote, terminate or take whatever other action deemed appropriate by the Chief Executive Officer to discipline employees who violate Pool policy. Grounds for discipline may include, but are not limited to:

1. Inefficiency;
2. Incompetence;
3. Failure to maintain skills;
4. Inadequate performance levels;
5. Neglect of duty;
6. Misconduct;
7. Inability to work in harmony with coworkers;
8. Rudeness to the public;
9. Disobedience of a reasonable order of a supervisor;
10. Dishonesty;
11. Insubordination;
12. Misappropriation or damage to Pool funds or property;
13. Misuse of Pool funds or property;
14. Tardiness;
15. Unapproved absences;
16. Any act inimical to public service; and/or
17. Felony convictions and other violations of state and federal law.

This list is not exhaustive and is set forth as a guideline. This list should **not** be construed as preventing or limiting UCIP from taking disciplinary action, including termination, in circumstances where UCIP deems such action to be appropriate, regardless of whether UCIP has specifically identified a written rule or policy. Similarly, employees may be disciplined for violations of Pool policy found in other sections of this manual, violations of State or Federal law, or violations of relevant policies, rules or laws promulgated elsewhere.

Employees may appeal disciplinary action through UCIP's Dispute Resolution process.

B. Drug Free Workplace

UCIP is committed to providing a safe work place and ensuring the safety of the general public and expects your cooperation in this effort.

The purpose of this policy is to implement the Federal Drug Free Workplace Act of 1988 by providing for a safe and productive work environment that is free from impaired performance caused by employee use or abuse of controlled substances, medication, and/or alcohol. This policy establishes procedures for controlling drug or alcohol use or abuse in the workplace and applies to all employees. Impaired means an SMQ or impermissible quantity of a drug as shown below:

Significant Measurable Quantity (SMQ) means the impermissible quantity of a drug, including alcohol, that indicates a positive drug and/or alcohol test in violation of UCIP's written policy. The SMQ for drugs is established by the Federal Department of Health and Human Services and is subject to change. The SMQ for alcohol is based on the Federal Highway Administration (FHWA) and is subject to change.

<u>Drug</u>	<u>Screening (ng/ml)</u>	<u>Confirmation (ng/ml)</u>
Marijuana	50	15
Cocaine	300	150
Meth/Amphetamine	1000	500*
Opiates	300	300
Phencyclidine (PCP)	25	25
Barbiturates	300	300
Benzodiazepines	300	300
Propoxyphene	300	300
Methadone	300	300
Alcohol	0.04	0.04

* Amphetamine must be present, in a concentration greater than 200 ng/ml, to report a specimen positive for methamphetamine. If the amphetamine concentration is less than 200 ng/ml, a 1-methamphetamine analysis must be performed. When the 1-methamphetamine percentage is greater than 80%, the specimen is reported as negative.

1. Responsibility of Employees

- a. No employee shall unlawfully manufacture, dispense, possess, use, or distribute any controlled substance, medication, or alcohol.
- b. Any employee convicted under a federal or state statute regulating controlled substances shall notify his or her supervisor within five (5) days after the conviction.
- c. No employee shall consume alcohol immediately before work, during work hours while at work, during breaks, or during lunch. No employee shall be impaired by alcohol, illegal drugs, or medication during work hours. No employee shall represent UCIP in an official capacity while impaired by alcohol, illegal drugs, or medication.
- d. If an employee is using medication that may impair performance of duties, the employee shall report that fact to his or her supervisor.
 - (i) No employee using medication that may impair performance shall operate a motor vehicle on behalf of UCIP.

2. Reasonable Suspicion Testing

- a. Any employee who has reason to believe that the performance of another employee is impaired by alcohol, illegal drugs, or medication shall notify the impaired employee's supervisor. At the request of the employee's supervisor, the employee suspected of being under the influence of alcohol and/or drugs shall submit to a chemical test of their bodily fluids. Refusal to submit to a test shall be deemed a violation of this policy subject to disciplinary action, up to and including termination.

The cost of the test shall be paid by UCIP.

3. Corrective Action

- a. The Chief Executive Officer or the supervisor of an employee, whose performance is impaired by alcohol, illegal drugs, or medication, shall take corrective action, which may include discipline.
- b. Upon taking corrective action, the Chief Executive Officer shall prepare a written report stating the reasons for the action.
- c. An employee impaired by illegal drugs or alcohol during work hours shall be relieved from duty and shall be charged earned or accrued vacation leave for the absence.
- d. An employee impaired by medication during work hours may be relieved from duty and shall be charged earned or accrued sick leave for the absence.

- e. The Chief Executive Officer may change an employee's assignment while the employee is using medication, if the employee is impaired by the medication.
 - f. If the Chief Executive Officer has reason to believe that an employee may be abusing an illegal drug, medication, or alcohol, the Chief Executive Officer may refer the employee to an evaluation program for the purpose of obtaining a diagnosis.
 - (i) The cost of the evaluation and any necessary testing shall be paid by UCIP.
4. Treatment Program
- a. If an employee admits abusing an illegal drug, medication, or alcohol, or if it is determined by a medical or other recognized professional diagnosis that an employee is abusing an illegal drug, medication, or alcohol, the Chief Executive Officer may refer the employee to a treatment program based on the severity of the condition.
 - (i) The employee shall participate in the treatment program at the employee's expense.
 - (ii) The Chief Executive Officer may change an employee's assignment while the employee is enrolled in a treatment program.
 - b. An employee participating in a treatment program shall use accumulated leave consistent with the sick leave policy for any absence.
 - c. The employee shall provide documentation of successful completion of the treatment program.
 - (i) After the employee's successful completion of the treatment, the Chief Executive Officer shall reinstate the employee to the employee's former or equivalent position.
 - d. The employee shall sign a release to allow communication between the Chief Executive Officer and the treatment provider. All such communication shall be maintained in a confidential file separate from the employee's personnel file.
 - e. The Chief Executive Officer may dismiss an employee who refuses to enroll in a treatment program, fails to successfully complete the program, or fails to provide documentation of completion.
 - f. The Chief Executive Officer may reassign an employee returning from treatment.

C. Sexual Harassment Prohibited

UCIP does not tolerate sexual harassment. Sexual Harassment means “Unwelcome sexual advances, requests for sexual favors, and other verbal or physical conduct of a sexual nature constitute sexual harassment when (1) submission to such conduct is made either explicitly or implicitly a term or condition of an individual’s employment, (2) submission to or rejection of such conduct by an individual is used as the basis for employment decisions affecting such individual, or (3) such conduct has the purpose or effect of unreasonably interfering with an individual’s work performance or creating an intimidating, hostile, or offensive working environment” (Equal Employment Opportunity Commission Guidelines, Section 1064.11).

All employees are responsible for ensuring that the workplace is free from all forms of sexual harassment.

1. Sexual harassment encompasses a wide range of behaviors, including sexual attention, sexual advances, requests for sexual favors, and other verbal, visual, or physical conduct of a sexual nature.
2. Examples of sexual harassment may include, but are not limited to the following:
 - a. Implying or threatening adverse employment actions if sexual favors are not granted.
 - b. Promising preferential treatment in return for sexual favors.
 - c. Subtle pressure for sexual activity.
 - d. Inappropriate touching of any individual i.e. petting, pinching, hugging, or repeated brushing against another employee’s body.
 - e. Offensive remarks, including unwelcome comments about appearance, obscene jokes, or other inappropriate use of sexually explicit or offensive language
 - f. The display of sexually suggestive objects or pictures.
 - g. Disparaging remarks about a person’s gender.
 - h. Spreading stories about a person’s sexual conduct.
 - i. Questions about a person’s sexual activity.
 - j. Physical aggression such as pinching or patting.
 - k. Verbal sexual abuse disguised as humor.
 - l. Obscene gestures.
 - m. Horseplay or bantering of a sexual or off-color nature.
 - n. Other actions of a sexual nature that affect the terms and conditions of a person’s employment.

- o. Conduct or comments consistently targeted at only one gender, even if the content is not sexual.
- 3. UCIP considers prompt reporting of harassment to be a condition of your employment. If you believe that you have experienced or witnessed sexual harassment, you must immediately report your concern to the Chief Executive Officer. If you feel uncomfortable reporting to the Chief Executive Officer, contact a member of the UCIP Board of Trustees.
- 4. UCIP will not retaliate against any person who reports sexual harassment unless the report was false and was made maliciously.
- 5. UCIP will investigate allegations of sexual harassment and will take appropriate action against any person found to have violated this policy. Individuals who engage in sexual harassment are subject to discipline, which may include, but is not limited to reprimand, reassignment, suspension, demotion, termination, or other sanctions.

D. Harassment Based on Other Protected Categories Prohibited

UCIP believes that a workplace free from hostile, intimidating, or offensive behavior is the most productive workplace. Employees should use courtesy and professionalism when interacting with coworkers. Employees who harass others based upon their color, national origin, age, religion or disability are subject to discipline, up to and including termination. All employees should work together in a professional manner with courteous, mutual respect.

Harassment based on color, national origin, age, religion or disability encompasses a wide range of behaviors, including racially based derogatory comments, taunting, or treatment. Examples of protected category harassment may include, but are not limited to, the following:

- 1. Slurs or put-downs based on color, national origin, age, religion or disability.
- 2. Materials such as cartoons or e-mails making fun based on color, national origin, age, religion or disability.

UCIP considers prompt reporting of harassment to be a condition of your employment. If you believe that you have experienced or witnessed harassment based on color, national origin, age, religion or disability, you must immediately report your concern to the Chief Executive Officer. If you feel uncomfortable reporting to the Chief Executive Officer, contact a member of the Board of Trustees.

UCIP will investigate allegations of protected category harassment and will take appropriate action against any person found to have violated this policy. Individuals who engage in protected category harassment are subject to discipline, which may include, but is not limited to reprimand, reassignment, suspension, demotion, termination, or other sanctions.

E. Computer and E-Mail Usage

UCIP recognizes that excessive personal use of Pool-owned computers during work hours can affect productivity. **UCIP reserves the right to monitor computer usage, files stored on UCIP computers, and Internet usage.**

For purposes of this policy, "files" means all documents, programs, e-mail, and Internet locations that are created, accessed, stored, or temporarily located on a UCIP computer.

1. Personal Use. Employees may use assigned computers for limited personal purposes. This approval is similar to the occasional personal use of telephones during breaks. Excessive use of the computer for personal reasons is not allowed.
2. Inappropriate Usage. Employees are not allowed to use a computer for self-employment, or outside employment purposes. Entering or maintaining information on a Pool computer that is in violation of UCIP's policies and procedures, or that violates state or federal law, is prohibited.
3. Privacy. All files created, accessed, or stored on a UCIP computer are considered UCIP property. Employees are advised that there is no right to privacy when using a UCIP Computer. As a public agency, all data and files created, accessed, or stored on a UCIP computer may be subject to governmental records access laws, and may become public in compliance with such laws.
4. Licenses. Employees shall use computer software only in accordance with the license agreement. Copying software licensed to, or developed by, UCIP for home computer use or any other purpose is prohibited. Bringing software from home computers to run on UCIP computers is also prohibited. Downloading of software onto UCIP computers is prohibited unless prior authorization has been provided by the Chief Executive Officer.
5. Equipment. Only authorized employees may purchase, move, alter, or repair computer equipment and wiring.
6. E-mail. Employees may use UCIP's e-mail functions as explained above.
7. Internet Access. Internet usage falls within the above constraints.
8. Disciplinary Action. Employees using Pool computers in an unauthorized or inappropriate manner may be disciplined. Discipline may include termination.

F. Seat Belt Use

Employees must use seatbelts while in vehicles performing UCIP business which includes travel eligible for reimbursement by UCIP.

G. Cell Phone Use

Cell phones should not be used while in vehicles performing UCIP business which includes travel eligible for reimbursement by UCIP when it is a distraction to driving. Whenever possible, the employee should use hands free phone equipment or pull over when safe to continue or return the phone call.

H. Acceptance of Gifts, Compensation or Loans

As public agency employees, UCIP employees are required to comply with Utah Code §67-16-5 as amended. Employees must notify the Chief Executive Officer of all gifts accepted by individual employees. Gifts offered to the staff as group will be approved by the Chief Executive Officer prior to acceptance. Failure to comply with this policy may result in discipline. Discipline may include termination.

SECTION V - DISPUTE RESOLUTION PROCESS

A. Dispute Resolution Philosophy

UCIP encourages its employees to work to resolve disputes amicably and informally. When a dispute arises regarding suspension, transfer, demotion, or dismissal, full-time employees may seek redress through the dispute resolution process. When a dispute arises regarding unlawful discrimination, all employees may seek redress through the dispute resolution process. The following definitions apply to the dispute resolution process:

1. Suspension. An absence imposed as discipline, without pay, which may or may not result in further disciplinary action.
2. Transfer. An involuntary job assignment change from one department to another.
3. Demotion. A job classification change to a lower grade.
4. Dismissal. Involuntary termination from Pool employment
5. Unlawful Discrimination. A claim of discriminatory treatment based on a protected category such as race, color, national origin, sex, age, disability, or religion.

This dispute resolution process is intended to foster fair resolution of employee disputes. Therefore, procedure should not override efforts to amicably resolve differences. However, in order to expeditiously resolve disputes and minimize interference with the public's business, matters of timing should be adhered to unless good cause is shown or the parties agree to extensions.

UCIP prohibits retaliation against employees who utilize the dispute resolution process. Employees with questions regarding how the dispute resolution process works may seek counseling from the Chief Executive Officer regarding procedure; however, the Chief Executive Officer cannot comment or provide advice on the substantive issues in dispute. Employees may select a representative of their choice to represent them at any stage of the dispute resolution process.

UCIP urges employees to attempt to resolve disputes informally with the Chief Executive Officer. Before launching a formal review with the Chief Executive Officer, employees should attempt to resolve disputes by dealing directly with the individuals involved. However, UCIP recognizes that there are circumstances where employees may feel uncomfortable addressing issues directly with a supervisor. In such cases, employees may proceed directly to the next step of the dispute resolution process.

B. Dispute Resolution Procedure

UCIP's dispute resolution process involves two steps. Employees who are unhappy with the outcome of any step may proceed to the next step in the process.

Step one of the dispute resolution process must be commenced within 30 calendar days of the event giving rise to the dispute or within 30 calendar days of the time the employee reasonably should have known of the event giving rise to the dispute.

Step One: Chief Executive Officer Review

If a dispute remains unresolved after an informal attempt to work out a solution, an employee may file a written appeal with the Chief Executive Officer stating the basis of the dispute and outlining the employee's position. The Chief Executive Officer has ten working days to respond to the employee's dispute.

Step Two: Board of Trustees Review

If the employee is unsatisfied with the outcome of the Chief Executive Officer review, or if the Chief Executive Officer fails to respond within ten working days, the employee has ten working days from the receipt of the Chief Executive Officer's response, or the date the Chief Executive Officer should have responded, to file a written appeal with the Board of Trustees. The Board may request additional information from the parties involved and, at its discretion, may hold an informal hearing attended by the parties. If the Board elects to hold a hearing, the Board will issue a written decision to the parties within fifteen working days from the hearing date. If the Board elects not to hold a hearing, the Board will issue a written decision within fifteen working days of receipt of the last additional information requested by the Board from the parties.



Utah Counties Insurance Pool
Supporting Your Goals Since 1992

SCHEDULE OF UCIP DISCRETIONARY BENEFITS

UCIP will provide the benefits outlined in the UCIP Employee Manual at the rates and under the terms and conditions described within this Schedule of UCIP Discretionary Benefits. All benefits described may be amended from time to time by action of the UCIP Board of Trustees, at their sole discretion.

Retirement Account Contributions

Pension Plan

UCIP ~~pays the required employer retirement contributions as certified annually~~ ~~contributes the allowable employer contribution into the Public Employee Noncontributory Local Government Defined Benefit Retirement Program of the Utah Retirement Systems for each eligible~~ the plan that the employee is eligible.

Individual Retirement Accounts

UCIP will provide each employee the option to participate in either or both a 401k plan administered by the Utah Retirement Systems and a 457 plan administered by Nationwide Insurance through the National Association of Counties. UCIP ~~will~~ contributes an amount equal to the amount contributed by the employee from the employee's payroll into the 401k plan and/or the 457 plan at the employee's discretion. The total UCIP contribution to the URS 401k Plan and the Nationwide 457 Plan shall not exceed 5% of the employee's eligible payroll.

Health Insurance

For the UCIP sponsored group health insurance coverage, UCIP pays 90% of the monthly premiums for employee coverage and 90% of the monthly premiums for the employee's spouse and eligible dependents coverage. The employee is responsible for all deductibles and co-payments.

Accidental Death and Dismemberment

For the UCIP sponsored group Accidental Death and Dismemberment insurance coverage, UCIP pays 100% of the monthly premiums for \$50,000 of coverage for the employee.

Dental and Optical Insurance

For the UCIP sponsored group dental and optical insurance coverage, UCIP pays 90% of the monthly premiums for employee coverage and 90% of the monthly premiums for the

employee's spouse and eligible dependents coverage. The employee is responsible for all deductibles and co-payments.

Long Term Disability

In compliance with Utah Code §49-21-101 et. seq. as amended, Public Employees Long Term Disability Act, UCIP shall pay 100% of contributions to the fund created under the Act for all eligible employees, to provide benefits as provided for in the Act.

Life Insurance

For the UCIP sponsored group life insurance coverage, UCIP pays 100% of the monthly premiums for \$50,000 coverage for the employee and 100% of the monthly premium for \$10,000 coverage for the employee's spouse and eligible dependents.

Auto Allowance

UCIP provides specific employees who regularly use their personal auto for UCIP business a Monthly Auto Allowance of \$750. The employee will be reimbursed for mileage only when the mileage for a UCIP approved business trip exceeds the Mileage Reimbursement Threshold of 100 Miles round trip.

Cell Phone Allowance

UCIP provides specific employees, who regularly use their personal cell phone for UCIP business, a Monthly Cell Phone Allowance of \$75.

Vacation

Eligible employees with less than five years of service earn vacation leave at the rate of one day of vacation leave for every month worked (one day for each full month of service). Employees with more than five but less than ten years of service earn 1.25 days per month, and employees with ten years of service and over earn 1.67 days per month. Vacation leave may be advanced to employees with the approval of the Chief Executive Officer. Advanced leave requests of more than 12 days must be submitted to the UCIP Board of Trustees for approval. Advanced leave not earned prior to a termination will be deducted from the employee's final pay check.

Vacation hours may be carried forward to succeeding years. However, no more than 45 days (360 hours) may be accumulated. All accumulated vacation leave above 45 days will be paid to the employee at the current rate of pay at the end of the calendar year.

Sick Leave

Eligible employees earn sick leave at a rate of one day of leave for every month worked (one day for each full month of service). Sick leave is earned in whole day increments only.

A limit of 75 days (600 hours) of earned sick leave may be accrued and carried forward to succeeding years. Earned or accrued sick leave exceeding this limit may be converted to additional vacation time at the rate of one day sick leave equals one-half (½) day additional vacation time and may either be added to the employee's accrued vacation or paid to the employee, at the rate of pay that the sick leave was earned, at the end of the calendar year.

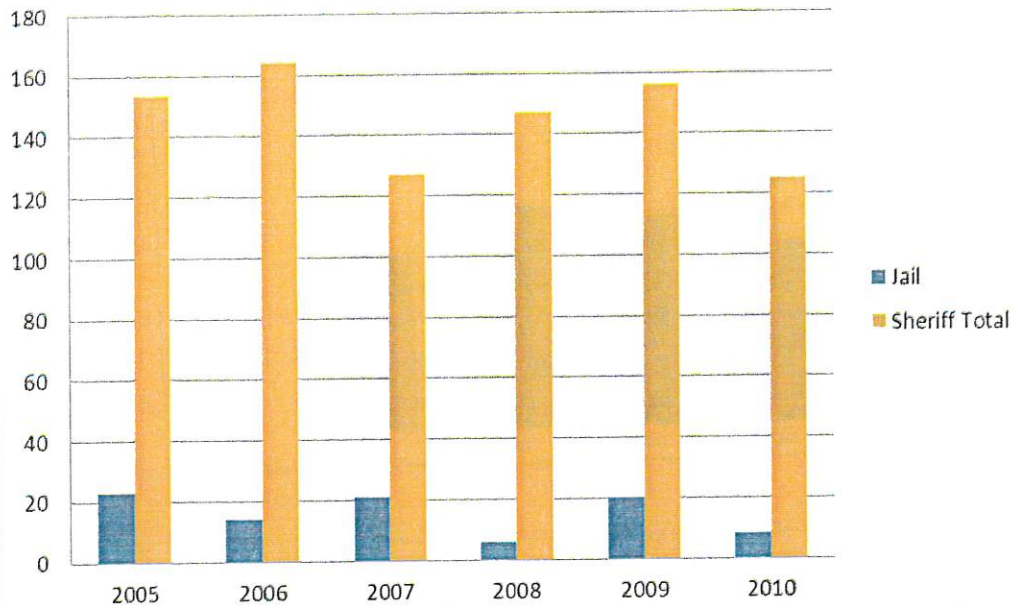
Discretionary Award

Discretionary awards may not exceed \$250 per employee.

Utah Counties Insurance Pool
Member Equity Calculation as of 12/31/2010

County	Total Pool Premium	Total Net Equity	Net Equity @ 12/31/09	Change in Net Equity	Percentage Net Equity to 2011 Premium
Beaver	\$1,346,140	\$104,020	\$96,606	\$7,414	115%
Box Elder	3,606,615	321,323	305,403	\$15,920	151%
Cache	4,031,631	342,330	325,045	\$17,285	144%
Carbon	1,989,645	63,682	34,153	\$29,529	21%
Daggett	536,373	11,843	7,248	\$4,595	21%
Davis	7,459,912	550,444	492,112	\$58,332	104%
Duchesne	\$2,206,870	\$162,935	\$148,747	\$14,188	145%
Emery	3,540,203	330,791	325,293	\$5,498	223%
Garfield	1,369,658	118,105	107,991	\$10,114	115%
Iron	3,213,528	276,993	258,189	\$18,804	108%
Juab	1,803,362	130,512	122,097	\$8,415	118%
Kane	1,441,464	95,825	90,558	\$5,267	76%
Millard	\$2,463,140	\$154,990	\$139,197	\$15,793	85%
Morgan	480,293	(17,972)	(21,666)	\$3,694	-33%
Piute	392,957	23,213	22,317	\$896	108%
Rich	771,984	52,802	52,134	\$668	183%
San Juan	2,810,344	197,354	180,204	\$17,150	102%
Sanpete	1,622,777	158,835	151,245	\$7,590	178%
Sevier	\$1,768,021	\$131,550	\$117,988	\$13,562	90%
Tooele	2,011,745	(12,356)	(32,213)	\$19,857	-4%
Uintah	3,918,604	323,458	285,464	\$37,994	95%
Utah	7,995,900	512,903	451,670	\$61,233	77%
Wasatch	3,118,713	182,075	164,527	\$17,548	76%
Washington	4,505,959	332,228	295,235	\$36,993	88%
Wayne	\$789,533	\$60,457	\$57,207	\$3,250	127%
Weber	6,172,815	137,538	74,069	\$63,469	20%
UCIP	38,400	(959)	(1,018)	\$59	-25%
Total	\$71,406,587	\$4,744,927	\$4,249,799	\$495,128	83%

Frequency of Claims Jail/Total Law Enforcement



Severity of Loss Jail/Total Law Enforcement

